

Tropical Storm and Hurricane Flood Risk



Floods are the number one natural disaster in the United States. Flooding causes damage and destruction across regions nationwide wiping out homes and businesses. However, many residents and business owners are unaware that they qualify for flood insurance or that policies are more affordable than they may think. People need to know they can take steps to reduce the financial impact of flooding by purchasing flood insurance before a disaster strikes.

One important step is to understand your risk. Tropical storms and hurricanes can be particularly dangerous and lead to potentially catastrophic conditions, contributing to heavy rains, storm surge and inland flooding.

Tropical Storms and Hurricanes: The Risks

Tropical storms and hurricanes can pack a powerful punch with soaking rain, high winds, and tidal surge typically during the months of June to November. In addition to causing extensive damage in coastal areas, the storms often bring flooding hundreds of miles inland, posing a threat to millions of people who don't live near a shoreline.

Heavy Rains

Tropical storms and hurricanes have the potential to unload heavy and sustained rainfall which can overwhelm drainage systems and result in flooding. In 2011, Tropical Storm Lee generated up to 15 inches of rain in some areas and caused major flooding along the Gulf and Atlantic. The storm resulted in more than \$442 million in paid flood losses, averaging about \$45,000 per loss.

Storm Surge

Storm surge is the water that is pushed toward the shore by strong storm winds. These wind-driven waves can cause severe flooding in coastal areas. Storm surge combined with high tides can be extremely dangerous and destructive. In 2008, Hurricane Ike produced a storm surge of nearly 10 feet at its landfall, overtopping the protective sea wall on Galveston Island and destroying hundreds of homes and businesses. In total, there were more than 46,400 paid flood losses totalling more than \$2.6 billion.

Inland Flooding

Coastal communities are not the only ones who should prepare for hurricane flooding.

Tropical storms and hurricanes are powerful systems with the ability to travel far from the initial strike zone. Once inland, they continue to bring powerful winds and heavy rains. In 2011, Hurricane Irene wreaked havoc along the entire Atlantic coast breaking 26 river flooding records throughout New York, New Jersey, and Vermont alone. As a result, there were nearly 44,000 paid claims totalling more than \$1.3 billion.

To learn more about your risk for flooding and how to prepare for floods, visit FloodSmart.gov/hsfactsheet



Preparing for a Flood

Residents and business owners need to prepare in advance for flood conditions. Before the threat of flooding becomes imminent, residents and business owners should:

- Purchase a flood insurance policy if they do not already have one.
- Review their current insurance policy and become familiar with what is covered and ensure the limits adequately protect their building and personal belongings.
- Make an emergency kit, plan evacuation routes, and keep important papers in a safe, waterproof place.
- Itemize and take pictures of possessions.

For more information regarding a policy, please call your insurance agent. You also can visit [FloodSmart.gov](https://www.floodsmart.gov), or call **1-800-427-2419** to find a local agent.